

**TOP Scenarios**

The LTC Spouse for Couples 1-3 is the husband. Determine the look back period, if any inappropriate transfers occurred where a penalty would apply, and when the penalty would start and end (if applicable).

<b><u>Couple 1</u></b>	<b><u>Couple 2</u></b>	<b><u>Couple 3</u></b>
<p>Mr. H had a heart attack in 1/09 and went into the NF directly from the hospital. Mrs. H never handled the finances before so she turned to their son, Mack, for assistance. Mack thought it best if they go ahead and transfer their \$270,000 home to him since his father built it and he wants it to remain in the family. Mrs. H agreed and completed the transfer on 2/23/09. Mr. H and Mrs. H really don't have any other resources as they live pretty much paycheck to paycheck. They apply on 6/15/09 and ask for prior medical assistance.</p>	<p>Mr. M resides in the nursing facility wing of Windham Garden where he has been since 2/07. Mrs. M just moved into the retirement apartment portion of the Windham grounds 3/09. When Mr. M became institutionalized your co-worker completed the division and the couple had about \$120,000 to spend before the husband would be Medicaid eligible. On 4/10/09 they apply for assistance for Mr. M and their resources are slightly less than the community resource allowance amount. In talking with Mrs. M she informs you 2 years ago she traded in their only vehicle and took some funds from her savings account to purchase a Winnebago for \$70,000. For the last two years she has traveled constantly from state to state visiting their 4 children. When she got tired of traveling she moved into her apartment and titled the RV to her oldest son 3/15/09. The current value of the 2007 Winnebago Sightseer 29R w/2 slides is \$62,000.</p>	<p>Mr. P was run over by a train in 01/09. He has since been hospitalized, but has recently been placed in a nursing facility on 3/2/09. Mrs. P applies in 3/20/09 and they have about \$50,000 in resources left. Mrs. P was really worried about how she would continue to care for their 32 year old disabled daughter, Jane, after Mr. P's accident. She consulted an attorney and set up a trust for Jane. She transferred most of their life savings (\$30,000) into a trust on 3/5/09. They do not request any prior medical assistance.</p>
<p><b>What is the look-back period?</b></p>	<p><b>What is the look-back period?</b></p>	<p><b>What is the look-back period?</b></p>
<p><b>Were there any inappropriate transfers that could result in a penalty?</b></p>	<p><b>Were there any inappropriate transfers that could result in a penalty?</b></p>	<p><b>Were there any inappropriate transfers that could result in a penalty?</b></p>
<p><b>If so, what would the penalty be?</b></p>	<p><b>If so, what would the penalty be?</b></p>	<p><b>If so, what would the penalty be?</b></p>

## **TOP Scenarios**

The LTC Spouse for Couples 4 is the wife. Determine the look back period, if any inappropriate transfers occurred where a penalty would apply, and when the penalty would start and end (if applicable).

<b><u>Couple 4</u></b>	<b><u>Single Individual</u></b>
<p>Mr. and Mrs. C are 89 and 82 years old. They have been functioning quite well on their own, but Mrs. C recently was hospitalized after falling and breaking her hip. Mr. C is completely unable to care for Mrs. C at home so the nice case manager from the AAA visited them in the hospital and helped them with a Medicaid application. Mrs. C returned home 2/7/09 and the AAA has forwarded the application and the ES 3160 indicating the choice date of 2/7/09 for FE waiver services. On the application you notice that Mr. C transferred his Hardware Store (value \$60,000) to his son, Richie, in 01/06. To make sure Jonie, their daughter, didn't feel left out they cashed in a \$60,000 CD and gave the money to her that same month.</p>	<p>Ms. X is 82. She never married or had any children so when her health started to deteriorate 3 years ago she asked her niece to move in with her. The niece provided care to help keep her in her home for as long as possible, however, Ms. X is just unable to stay at home any longer. She entered the nursing home in May and applied for assistance on 6/21/09. On 05/29/09, Ms. X transferred her home valued at \$80,000 to her niece as a "Thank You" for all her assistance. She is not asking for prior medical.</p>
<p><b>What is the look-back period?</b></p>	<p><b>What is the look-back period?</b></p>
<p><b>Were there any inappropriate transfers that could result in a penalty?</b></p>	<p><b>Were there any inappropriate transfers that could result in a penalty?</b></p>
<p><b>If so, what would the penalty be?</b></p>	<p><b>If so, what would the penalty be?</b></p>